

Imaged Certificate of Notice Page 1 of 4  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

FILED Desc  
 10/30/17 4:40 pm  
 CLERK  
 U.S. BANKRUPTCY  
 COURT - WDPA

IN RE:

RICHARD ERIC DAVIS, SR.  
 RUHIYYIH DAVIS  
 Debtor(s)

Ronda J. Winnecour  
 Movant

vs.  
 No Repondents.

Case No.: 12-11138 TPA

Chapter 13

Document No.: 91

ORDER OF COURT

AND NOW, this 30th day of October, 2017, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT

*Ronda J. Winnecour*  
 U.S. BANKRUPTCY JUDGE

vas

## Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Richard Eric Davis, Sr.  
Ruhiiyyih Davis  
DebtorsCase No. 12-11138-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: aala  
Form ID: pdf900Page 1 of 3  
Total Noticed: 56

Date Rcvd: Oct 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2017.

db/jdb  
cr +Richard Eric Davis, Sr., Ruhiiyyih Davis, 449 E. 36th Street, Erie, PA 16504-1613  
+Bill Me Later, Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400,  
Seattle, WA 98121-3132  
cr ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
cr +Erie Community Credit Union, 2165 West 21st Street, Erie, PA 16502-1942  
13442917 +ACL, 1526 Peach St., Erie, PA 16501-2110  
13442918 +AES, 1200 N. 7th St., Harrisburg, PA 17102-1419  
13476146 +AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183  
13489943 +AES/PHEAA, Po Box 8147, Harrisburg, PA 17105-8147  
13533848 +BALDWIN GARDENS, INC., c/of Neal R. Devlin, Esquire,  
Knox, McLaughlin, Gornall, & Sennett P.C., 120 West Tenth Street, Erie, PA 16501-1410  
13442920 +Baldwin Gardens Inc., 2540 Village Common Dr., Erie, PA 16506-7202  
13442921 +Beneficial Consumer Discount, 2929 Walden Ave., Depew, NY 14043-2602  
13502526 +Bill Me Later, P.O. Box 105658, Atlanta, GA 30348-5658  
13533103 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907  
13442925 +CBNA, 200 Creekside Dr., Dickson, TN 37055-2176  
13442923 +Capital One Bank, P. O. Box 30285, Salt Lake City, UT 84130-0285  
13442926 +Chase, Cardmember Services, P.O. Box 15153, Wilmington, DE 19886-5153  
13442927 +Creditech, P.O. Box 99, Bangor, PA 18013-0099  
13442928 +D'Lish Fish, 449 E. 36th St., Erie, PA 16504-1613  
13460933 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,  
Mason, OH 45040-8053  
13442929 +EC & EE Employees FCU, 1325 Wayne St., Erie, PA 16503-1474  
13520748 ECMC, P.O. Box 75906, St. Paul, MN 55175  
13442930 +Erie Community CU, 1129 State Street, Erie, PA 16501-1911  
13532779 +Erie Community Credit Union, c/o Brian C. Palotas, Collection Manager,  
2165 West 21st Street, Erie, PA 16502-1942  
13533777 +Erie Community Credit Union, c/of Stephanie N. Burick, Paralegal,  
MacDonald, Illig, Jones, & Britton, 100 State Street, Suite 700, Erie, PA 16507-1459  
13442932 +Erie Retinal, 300 State St., Ste. 201, Erie, PA 16507-1429  
13442934 +Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497  
13442935 +Hon. Joseph R. Lefaiver, 460 E. 26th St., Erie, PA 16504-2860  
13506527 +Jerome Blank, Esquire, Phelan, Hallinan, & Schmieg, LLP, 1617 JFK Blvd., Suite 1400,  
One Penn Center, Suite 1400, Philadelphia, PA 19103-1814  
13442939 +Macys, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040-8053  
13518129 Main Street Acquisition Corp., assignee, of CHASE BANK USA, N. A., c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
13442940 +Matthew D. Urban, Esq., 1400 Koppers Bldg., 436 Seventh Ave., Pittsburgh, PA 15219-1826  
13442941 +Mortgage Electronic, Registration Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026  
14001626 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
13442942 +Neal R. Devlin, Esquire, 120 W. 10th St., Erie, PA 16501-1410  
13442943 +PBW Plumbing & HVAC Inc., 1126 W. 26th St., Erie, PA 16508-1518  
13442945 +++PHH MORTGAGE CORP., 1 MORTGAGE WAY, MOUNT LAUREL NJ 08054-4624  
(address filed with court: PHH Mortgage Corp., 3000 Leadenhall Rd.,  
Mount Laurel, NJ 08054)  
13442944 +PHH Mortgage, 3910 Kirby Dr., Ste. 300, Houston, TX 77098-4151  
13961833 Penn State University, 108 Shields Building, University Park PA 16802-1201  
13442946 Stevens & King, 2508 Myrtle St., Erie, PA 16501  
13533778 +Susan Fuhrer Reiter, Esquire, MacDonald, Illig, Jones, & Britton LLP,  
100 State Street, Suite 700, Erie, PA 16507-1459  
13442948 U.S. Department of Education, Direct Loan Servicing Center, P.O. Box 5609,  
Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13442919 +E-mail/Text: legal@arsnational.com Nov 01 2017 01:22:07 ARS National Services, Inc.,  
P.O. Box 463023, Escondido, CA 92046-3023  
13485713 E-mail/PDF: resurgentbknofications@resurgent.com Nov 01 2017 01:23:41  
Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,  
Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
13528789 E-mail/Text: bncmail@w-legal.com Nov 01 2017 01:22:27 Bill Me Later,  
c/o Weinstein & Riley, P.S., PO Box 3978, Seattle, WA 98124-3978  
13442922 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 01 2017 01:23:32 CACH LLC,  
4340 S. Monaco, 2nd Floor, Denver, CO 80237-3485  
13442924 +E-mail/Text: matthartweg@cbjcredit.com Nov 01 2017 01:22:40 CBJ Credit Recovery,  
P.O. Box 1132, Jamestown, NY 14702-1132  
13442931 +E-mail/Text: kthomas@eriefcu.org Nov 01 2017 01:22:09 Erie Federal Credit Union,  
1959 E. 36th St., Erie, PA 16510-2663  
13457505 +E-mail/Text: kthomas@eriefcu.org Nov 01 2017 01:22:09 Erie Federal Credit Union,  
1109 East 38th Street, Erie, PA 16504-1845  
13442933 +E-mail/Text: erticu@velocity.net Nov 01 2017 01:22:02 Erie Times FCU, 335 Metz St.,  
Erie, PA 16508-2723

District/off: 0315-1

User: aala  
Form ID: pdf900

Page 2 of 3  
Total Noticed: 56

Date Rcvd: Oct 31, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13442937 +E-mail/PDF: gecsedirecoverycorp.com Nov 01 2017 01:17:06 JCPenney, P.O. Box 960090, Orlando, FL 32896-0090  
13442938 +E-mail/PDF: gecsedirecoverycorp.com Nov 01 2017 01:16:52 Lowes, GE Money Bank, P.O. Box 981400, El Paso, TX 79998-1400  
13506525 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 01 2017 01:30:36 Portfolio Recovery Associates LLC, P.O. Box 41067, Norfolk, VA 23541  
13505379 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 01 2017 01:42:41 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
13623946 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 01 2017 01:23:52 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
13442947 +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Nov 01 2017 01:22:22 U. S. Trustee's Office, 1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721  
13442949 +E-mail/PDF: gecsedirecoverycorp.com Nov 01 2017 01:16:52 Walmart, GE Money Bank, P.O. Box 960024, Orlando, FL 32896-0024

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr NATIONSTAR MORTGAGE LLC  
cr PHH MORTGAGE CORPORATION  
cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
cr\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096, Dallas, TX 75261-9741)  
cr\* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067  
13534553\* +BALDWIN GARDENS, INC., 2540 VILLAGE COMMON DRIVE, ERIE, PA 16506-7202  
13442936 ##+I.C. System, 444 Highway 96 East, P.O. Box 64887, Saint Paul, MN 55164-0887  
13506061 ##+PHH Mortgage Corporation, 2001 Bishops Gate Blvd., Mount Laurel, NJ 08054-4604  
TOTALS: 2, \* 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 02, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2017 at the address(es) listed below:

Daniel Brett Sullivan on behalf of Creditor Bill Me Later BNCmail@w-legal.com, DanS@w-legal.com  
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Creditor PHH MORTGAGE CORPORATION pawb@fedphe.com, james.prostko@phelanhallinan.com  
Jerome B. Blank on behalf of Creditor PHH MORTGAGE CORPORATION pawb@fedphe.com  
Michael S. Jan Janin on behalf of Joint Debtor Ruhyyih Davis mjanjanin@quinnfirm.com, knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m myers@quinnfirm.com  
Michael S. Jan Janin on behalf of Debtor Richard Eric Davis, Sr. mjanjanin@quinnfirm.com, knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmbquinnbankruptcy@gmail.com;m myers@quinnfirm.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Thomas I. Puleo on behalf of Creditor Nationstar Mortgage, LLC. tpuleo@goldbecklaw.com, BKGroup@goldbecklaw.com

District/off: 0315-1

User: aala  
Form ID: pdf900

Page 3 of 3  
Total Noticed: 56

Date Rcvd: Oct 31, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 9